



CP Full

Complete a comprehensive assessment of Client Protection standards to reduce risks to clients

CP Full is the core assessment tool for Client Protection. It provides a comprehensive assessment of practice across all 8 standards of Client Protection, drives improvement towards serving clients in a harmless way, and helps prepare a Client Protection certification.

What

CP Full is the Client Protection sub-set of indicators from the Universal Standards. It represents the Client Protection Certification framework, with **78 scored indicators and 50 score details** (which represents about 40% of SPI Full), including mentions of the minimum requirements for certification.

Time needed to fill in CP Full: about **three to four days**.



For whom, for what

- **For Financial Service Providers** who want a complete assessment of all their Client Protection practices, with an eye on improvement. Covering areas from prevention of client over-indebtedness to data privacy practices, from complaints resolution mechanisms to responsible pricing, the CP Full tool reveals any gaps in practice and points the way towards improvements.

Benefits

- Support Financial Service Providers serve their clients better.
- Understand any gaps in terms of Client Protection practices to deliver products and services that avoid creating harm.
- Get prepared for a Client Protection Certification (gold, silver, or bronze) which demonstrates publicly to investors, regulators, other providers, and the general public the provider's achievements in the vital area of Client Protection.

CP Full draws from the previous Excel audit tools developed over the years, e.g. Getting Started Questionnaire, CP SAT/Self-assessment tool. These tools are no longer maintained.

One of an integrated suite

The SPI online tools are **free to use**.

The SPI online offers reference tools aimed at **reducing reporting burden** for the users with a common framework and complementary tools. Each tool generates automatically specific social and environmental **dashboards** to summarize gaps and strengths and identify the actions for improvement.

CP Full is the **most comprehensive tool focused on Client Protection**, in the range of powerful tools designed by Cerise+SPTF to give users exactly the information they need to progressively advance their social and environmental goals.

AT-A-GLANCE GUIDE TO ASSESSMENT TOOLS FOR SOCIAL AND ENVIRONMENTAL PERFORMANCE MANAGEMENT

	TOOLS						
	Universal Standards Pathway				Green Pathway	Client Protection Pathway	
	ESG Risk 30 indicators	ALINUS 68 indicators	SPI5 Entry 110 indicators	SPI5 Full 183 indicators	Focus Green 25 indicators	CP Commit 35 indicators	CP Full 78 indicators
Dimension 1: Social Strategy	●	● ***	● *** *****	● *** ***** ▲▲▲▲▲▲▲▲▲▲			
Dimension 2: Committed Leadership	●●●●●	●●●●● ***	●●●●● *** *****	●●●●● *** ***** ▲▲▲▲▲		●●● **	●●● **
Dimension 3: Client-Centered Products and services	●	● *****	● ***** *****	● ***** ***** ▲▲▲▲▲▲▲▲▲▲		● ***	● *** *****
Dimension 4: Client Protection	●●●●●●●	●●●●●●● *****	●●●●●●● ***** *****	●●●●●●● ***** ***** ▲▲▲▲▲▲▲▲▲▲		●●●●●●● *****	●●●●●●● ***** ***** ▲▲▲▲▲▲▲▲▲▲
Dimension 5: Responsible Human Resource Development	●●●●●●●●	●●●●●●●● ***	●●●●●●●● *** ***** *****	●●●●●●●● *** ***** ***** ▲▲▲▲▲▲▲▲		● *	● * *
Dimension 6: Responsible Growth and Returns	●●	●● *****	●● ***** *****	●● ***** ***** ▲▲▲▲▲▲▲▲▲▲		● *****	● ***** ***** ▲▲▲▲▲▲▲▲▲▲
Dimension 7: Environmental Performance Management	●●●●●	●●●●● *****	●●●●● ***** *****	●●●●● ***** ***** ▲▲▲▲▲▲▲▲	●●●●● ***** ***** ▲▲▲▲▲▲▲▲		

Each shape represents one indicator. The different shapes represent the same indicator appearing in multiple tools:

- = indicators from ESG risk tool
- ★ = additional indicators in ALINUS
- * = additional indicators in SPI5 Entry
- ▲ = additional indicator in SPI5 Full

GUIDE TO TOOLS: Choose the tool that is right for you and fits your current needs and goals.

- **ESG Risk:** Ensure compliance with basic “do not harm” principles, disclose Principal Adverse Impacts and manage ESG Risks.
- **ALINUS:** Deliver robust social and environmental due diligence and reporting capabilities, and cultivate a responsible and inclusive investment portfolio.
- **SPI5 Entry:** Take the first step on your social and environmental performance management journey.
- **SPI5 Full:** Grow from good to great with a comprehensive social and environmental performance assessment.
- **Focus Green:** Concentrate exclusively on management of environmental practices.
- **CP Commit:** Provide an overview of the fundamental practices of Client Protection and guidance to start on the Client Protection Pathway.
- **CP Full:** Complete a comprehensive assessment of Client Protection standards to reduce risks to clients.

ABOUT CERISE+SPTF

Cerise+SPTF is a joint venture between two of the global leaders in social and environmental performance management. Founded in 2005, the Social Performance Task Force, or SPTF, developed, and regularly updates, the Universal Standards for Social and Environmental Performance Management (the Universal Standards).

Cerise, a French nonprofit association created in 1998, pioneered the implementation of social performance management, working with committed financial service providers to launch the Social Performance Indicators initiative in 2001.

As the developers and champions of interdependent and complementary tools and products, Cerise and SPTF have worked closely together since the mid-2000s. We formalized our cooperation via a Memorandum of Understanding in 2021, and now operate under a common strategic plan, budget and workforce.

